

**This order is SIGNED.**

**Dated: July 18, 2017**

  
KEVIN R. ANDERSON  
U.S. Bankruptcy Judge



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Stephen B. Watkins, Bar Number 3400  
Armand J. Howell, Bar Number 10029  
Benjamin J. Mann, Bar Number 12588  
Paul M. Halliday, Jr., Bar Number 5076  
HALLIDAY, WATKINS & MANN, P.C.  
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File No: 44875

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF UTAH  
CENTRAL DIVISION**

In re:	Bankruptcy Case No. 16-30862 KRA Chapter 7
MICHAEL C. MORRIS aka MICHAEL CHARLES MORRIS AND KRISTINE L MORRIS aka KRISTINE LOUISE MORRIS	<b>ORDER TERMINATING AUTOMATIC STAY AS TO U.S. BANK NATIONAL ASSOCIATION</b>
Debtors.	[Filed Electronically]

On July 17, 2017, a hearing was held on the Motion for Relief filed by U.S. Bank National Association ("Secured Creditor"). Based on the pleadings, statements made at the hearing, and good cause appearing, the Court does hereby,

**ORDER AS FOLLOWS:**

1. That the automatic stay with respect to the following described real property:

Beginning at a point 139.50 feet North 02 degrees 00'38" West of the Southeast Corner of Section 14, Township 4 South, Range 21 East, Salt Lake Base and Meridian; thence North 02 degrees 00'38"

West 100.00 feet; thence South 87 degrees 52'37" West 137.00 feet; thence South 02 degrees 00'38" East 100.00 feet; thence North 87 degrees 52'37" East 137.00 feet to the point of beginning.

Also including a Manufactured Home identified as VIN/SERIAL NO. 16-99-428-06863 MANUFACTURER: CHAMPION MODEL: PARK RIVER MODEL 428 YEAR: 11-19-1996, and HUD ID NO.S: IDA179952 AND IDA179953 which is affixed and attached to the land and is part of the real property; Commonly known as 535 North 500 East, Vernal, UT 84078;

be and is hereby modified and terminated as of the date hereof to permit U.S. Bank National Association and its successors and assigns to pursue its rights and remedies against the said property under applicable law.

2. That Secured Creditor and/or its successors and assigns may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement. Any such agreement shall be non-recourse unless included in a reaffirmation agreement.

3. This order shall be binding and effective despite any conversion of this bankruptcy case to a case under any other Chapter of Title 11 of the United States code.

END OF ORDER

**DESIGNATION OF PARTIES TO BE SERVED**

Service of the foregoing **ORDER TERMINATING AUTOMATIC STAY AS TO U.S.**

**Bank National Association** shall be served to the parties and in the manner designated below:

**By Electronic Service:** I certify that the parties of record in this case as identified below, are registered CM/ECF users and will be served notice of entry of the foregoing Order through the CM/ECF system:

J. Kevin Bird  
Chapter 7 Trustee  
jkevin@birdfugal.com  
kbird@ecf.epiqsystems.com  
kbtrustee@aol.com  
melanie@birdfugal.com

J. Bryan Dexter  
Debtor's Attorney  
bryan@dexterlaw.com

United States Trustee  
USTPRegion19.SK.ECF@usdoj.gov

Armand J. Howell  
HALLIDAY, WATKINS & MANN,  
P.C.  
Secured Party's Attorney  
armand@hwmlawfirm.com

**By U.S. Mail:** In addition to the parties of record receiving notice through the CM/ECF system, the following parties should be served notice pursuant to Fed. R. Civ. P. 5(b).

Michael Charles Morris and Kristine Louise Morris  
535 North 500 East  
Vernal, UT 84078

/s/ Armand J. Howell  
Armand J. Howell  
Attorney for Secured Creditor

**Certificate of Notice** Page 4 of 4  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Michael C. Morris  
 Kristine L Morris  
 Debtors

Case No. 16-30862-KRA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: gci  
 Form ID: pdfor1

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jul 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2017.  
 db/jdb Michael C. Morris, Kristine L Morris, 535 N 500 E, Vernal, UT 84078-1864

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 20, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2017 at the address(es) listed below:

Armand J. Howell on behalf of Creditor U.S. Bank National Association armand@hwmlawfirm.com,  
 meghan@hwmlawfirm.com; armandh@ecf.courtdrive.com  
 J. Bryan Dexter on behalf of Joint Debtor Kristine L Morris bryan@dexterlaw.com,  
 angela@dexterlaw.com; G4981@notify.cincompass.com; kraig@dexterlaw.com  
 J. Bryan Dexter on behalf of Debtor Michael C. Morris bryan@dexterlaw.com,  
 angela@dexterlaw.com; G4981@notify.cincompass.com; kraig@dexterlaw.com  
 J. Kevin Bird on behalf of Trustee J. Kevin Bird tr jkevinbird@birdfugal.com  
 J. Kevin Bird tr on behalf of Trustee J. Kevin Bird tr jkevinbird@birdfugal.com,  
 kbird@ecf.epiqsystems.com; kbtrustee@aol.com; melanie@birdfugal.com  
 J. Kevin Bird tr jkevinbird@birdfugal.com,  
 kbird@ecf.epiqsystems.com; kbtrustee@aol.com; melanie@birdfugal.com  
 United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 7